

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
AUGUSTA DIVISION**

IN RE:

CASE NO.: 22-10335-SDB

**Rebecca Lynne Lariscy,
aka Rebecca Lynne Barrow,
Debtor.**

CHAPTER 13

OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

COMES NOW, U.S. Bank National Association, not in its individual capacity but solely as Trustee for the CIM Trust 2018-R3 Mortgage backed notes, series 2018-R3 ("Secured Creditor"), who holds a secured lien on the Debtor's real property known as 6264 Otis Way Harlem, Georgia 30814 and files this Objection to Confirmation of Debtor's Plan.

The Plan proposes to pay only 4.00% interest, which is inadequate to assure that property distributed to Secured Creditor under the plan will have a value, as of the effective date of the plan that is not less than the allowed amount of such claim. The correct interest rate due Secured Creditor is 9.90%. The Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(2) and 1325(a)(5) and cannot be confirmed

Pursuant to the loan documents, the Debtor is responsible for the payment of taxes and insurance on the subject property during the pendency of the Bankruptcy. The Debtor's plan does not provide for these payments. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. § 1325(a)(5) and cannot be confirmed. Secured Creditor objects to the Plan and to any plan which does not appropriately provide for Debtor's responsibility for the maintenance of post-petition taxes and insurance on the subject property.

WHEREFORE, Movant prays that this Court inquire into the matters raised herein and deny confirmation of the Chapter 13 Plan or enter such orders that the Court deems just and proper.

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on June 14, 2022, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

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